

United States Bankruptcy Court

Northern District of Illinois

Case No. 14-45856

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christina Joung
314 Crescent Drive
Glenview, IL 60025

Social Security / Individual Taxpayer ID No.:

xxx-xx-1178

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 14, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Christina Joung
 Debtor

Case No. 14-45856-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: bl8

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Apr 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2015.

db
 22773387 +Christina Joung, 314 Crescent Drive, Glenview, IL 60025-4618
 22773382 ARM, PO Box 129, Thorofare, NJ 08086-0129
 22773383 +Advocate Lutheran General Hospital, 1775 Dempster Street, Park Ridge, IL 60068-1174
 22773392 +Advocate Medical Group, 701 Lee St., Des Plaines, IL 60016-4539
 22773393 +BMO Harris Bank, 111 W. Monroe St., Chicago, IL 60603-4095
 22773389 +BMO Harris Bank, Attention: Legal Services, 1100 W Monroe, 421 E, Chicago, IL 60607-2496
 22773389 +Bank Financial, 1401 N Larkin Ave, Joliet, IL 60435-3775
 22773388 +Bank Financial, 15W060 North Frontage Rd., Burr Ridge, IL 60527-6928
 22773390 +Bank of America, Bankruptcy Department, CA6-919-0241, PO Box 5170,
 Simi Valley, CA 93062-5170
 22773391 #+Bbcn Bank, 2727 W Olympic Blvd, Los Angeles, CA 90006-2640
 22773397 +CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 22773410 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676,
 Columbus, OH 43218-2676)
 22773405 +FW IL Civic Center, c/o Robert G Higgins, Atty at Law, 200 W Adams #2220,
 Chicago, IL 60606-5231
 22773402 Federal National Mortgage Assoc, 14221 Dalla Parkway, Suite 100, Dallas, TX 75254-2951
 22773403 +Fisher & Shapiro, LLC, 2121 Waukegan Road, Suite 301, Bannockburn, IL 60015-1831
 22773404 +Foster Bank, 5005 Newport Drive, Rolling Meadows, IL 60008-3837
 22773406 +Gold Coast Bank, 1201 N Clark St, Suite 204, Chicago, IL 60610-2697
 22773407 +Gomberg, Sharfman, Gold & Ostler, 208 South LaSalle, Suite 1200, Chicago, IL 60604-1032
 22773408 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 22773411 +Illinois FS, Attorney at Law, 2121 Waukegan Road, Suite 301, Bannockburn, IL 60015-1831
 22773412 Kamensky Rubinstein Hochman & Delot, 7250 North Cicero Ave, Suite 200,
 Lincolnwood, IL 60712-1693
 22773413 Levenfeld, Pearlstein, Glass, 2 N LaSalle, 13 Floor, Chicago, IL 60602
 22773416 +Markoff & Krasny, Attorney at Law, 29 N Wacker Drive, Chicago, IL 60606-2851
 22773417 +Northland Group, Bankruptcy Department, 7831 Glenroy Road, Suite 350,
 Edina, MN 55439-3108
 22773419 +Plaza 440 Private Residences, 440 N Wabash, Chicago, IL 60611-3549
 22773420 +RBS Citizens, 480 Jefferson Blvd, Warwick, RI 02886-1359
 22773421 +Residential Credit Solutions, 4282 N. Freeway, Fort Worth, TX 76137-5021
 22773422 Sudler Property Management, 8401 Innovation Way, Chicago, IL 60682-8401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: BECRANE.COM Apr 15 2015 00:48:00 Eugene Crane, Crane Heyman Simon Welch & Clar,
 135 S LaSalle Ste 3705, Chicago, IL 60603-4101
 22773384 +EDI: AFNIRECOVERY.COM Apr 15 2015 00:48:00 AFNI, 1310 Martin Luther King Drive,
 Bloomington, IL 61701-1465
 22773385 EDI: AMEREXPR.COM Apr 15 2015 00:48:00 AMEX, Bankruptcy Department, PO Box 981535,
 El Paso, TX 79998-1535
 22773386 +EDI: AMEREXPR.COM Apr 15 2015 00:48:00 AMEX, Attn: Bankruptcy Department, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 22773395 EDI: CAPITALONE.COM Apr 15 2015 00:48:00 Cap One, Bankruptcy Dept., PO Box 5155,
 Norcross, GA 30091
 22773409 EDI: CITICORP.COM Apr 15 2015 00:48:00 Home Depot, Bankruptcy Department, PO Box 20483,
 Kansas City, MO 64195
 22773400 +E-mail/Text: bankruptcy@commercebank.com Apr 15 2015 01:13:29 COMMERCEBK,
 1045 Executive Parkway, Saint Louis, MO 63141-6303
 22773396 +EDI: CAPITALONE.COM Apr 15 2015 00:48:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 22773398 +EDI: CHASE.COM Apr 15 2015 00:48:00 Chasecard, Bankruptcy Department, PO Box 15298,
 Wilmington, DE 19850-5298
 22773399 E-mail/Text: bankruptcy@commercebank.com Apr 15 2015 01:13:29 Commerce Bank,
 PO Box 411036, Kansas City, MO 64141-1036
 22773401 EDI: DIRECTV.COM Apr 15 2015 00:48:00 DirecTV, PO Box 9001069,
 Louisville, KY 40290-1069
 22773415 EDI: TSYS2.COM Apr 15 2015 00:48:00 MACYSDSNB, 911 Duke Blvd., Mason, OH 45040
 22773414 +EDI: TSYS2.COM Apr 15 2015 00:48:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 22773418 +E-mail/Text: BKRMailOps@weltman.com Apr 15 2015 01:13:47 Origen Investments, LLC,
 c/o Weltman Weinberg & Reis, 180 N LaSalle street, #2400, Chicago, IL 60601-2704
 22773423 EDI: CITICORP.COM Apr 15 2015 00:48:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22773394 C & C Fine Jewelers, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: admin
Form ID: b18

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Total Noticed: 43

Date Rcvd: Apr 14, 2015

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2015 at the address(es) listed below:

David M Siegel on behalf of Debtor Christina Joung davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Eugene Crane ecrane@craneheyman.com,
il4l@ecfcbis.com;jmunoz@craneheyman.com;dkobrynski@craneheyman.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Raymond J Ostler on behalf of Creditor BBCN Bank rostler@gsgolaw.com

TOTAL: 4